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CREDIT CHINA HOLDINGS LIMITED
(中國信貸控股有限公司)

(Incorporated in the Cayman Islands with limited liability)

(Stock Code: 8207)

VOLUNTARY ANNOUNCEMENT
MEMORANDUM OF UNDERSTANDING IN RELATION TO
POTENTIAL STRATEGIC PARTNERSHIP

The Board is pleased to announce that on 24 July 2015, after trading hours, the Company entered into a non-legally binding MOU for a potential strategic partnership.

As the Potential Strategic Partnership may or may not materialise, shareholders and investors are reminded to exercise caution when dealing in the securities of the Company.

This announcement is a voluntary disclosure made by Credit China Holdings Limited (the “**Company**”, together with its subsidiaries the “**Group**”).

The board of director (the “**Board**”) of the Company is pleased to announce that on 24 July 2015, after trading hours, the Company entered into a memorandum of understanding (the “**MOU**”) with Jilin Jiutai Rural Commercial Bank Co., Ltd.* (吉林九台農村商業銀行股份有限公司) (“**Jilin Jiutai**”) for the potential creation of a strategic partnership whereby the Group will assist Jilin Jiutai with establishing a on-line banking payment and processing platform (the “**Potential Strategic Partnership**”).

Pursuant to the MOU, the Company and Jilin Jiutai will explore entering into a binding agreement in relation to the Potential Strategic Partnership with the Company. The entry into the MOU does not create legally binding commitments of the parties.

INFORMATION ON JILIN JIUTAI

Based on the Company's preliminary review, Jilin Jiutai Rural Commercial Bank Co., Ltd. is a banking financial institution. It is the first rural commercial bank in the Northeast China, which was established in December 2008. It currently has forty-nine branches and one business department, and has established twenty-six rural banks and three rural commercial banks, both wholly-owned or through majority holdings, across nine provinces in China. It is currently a leading rural commercial bank in terms of asset size with the most extensive branch network coverage in the Northeast China.

As the Potential Strategic Partnership may or may not materialise, shareholders and investors are reminded to exercise caution when dealing in the securities of the Company.

By order of the Board
Credit China Holdings Limited
Li Mingshan
Chairman

Hong Kong, 26 July 2015

** Translated into English for identification purposes only*

As at the date of this announcement, the directors of the Company are as follows:

Executive Directors:

Mr. Phang Yew Kiat (*Vice-Chairman and Chief Executive Officer*)

Mr. Chng Swee Ho

Mr. Sheng Jia

Non-executive Directors:

Mr. Li Mingshan (*Chairman*)

Mr. Li Gang

Mr. Wong Sai Hung

Mr. Zhang Zhenxin

Independent Non-executive Directors:

Mr. Ge Ming

Mr. Wang Wei

Dr. Wong, Kennedy Ying Ho

This announcement, for which the Directors collectively and individually accept full responsibility, includes particulars given in compliance with the GEM Listing Rules for the purpose of giving information with regard to the Company. The Directors, having made all reasonable enquiries, confirm that to the best of their knowledge and belief the information contained in this announcement is accurate and complete in all material respects and not misleading or deceptive, and there are no other matters the omission of which would make any statement herein or this announcement misleading.

This announcement will remain on the "Latest Company Announcements" page of the GEM website (www.hkgem.com) for at least 7 days from the date of its publication and on the website of the Company (www.creditchina.hk).